

**Information to identify the case:**

Debtor 1	<u>Marybeth Lombardino</u>	Social Security number or ITIN	xxx-xx-0364
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-24600-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Marybeth Lombardino  
aka Marybeth Forte Lombardino

3/20/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Marybeth Lombardino  
 Debtor

Case No. 18-24600-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Mar 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019.

db	+Marybeth Lombardino, 24 David Drive, Whippany, NJ 07981-1367
cr	+E&L Battery & Ignition Co., Wells Jaworski & Liebman, LLP, 12 Route 17 North, P.O. Box 1827, Paramus, NJ 07653-1827
517657303	+30 Ridgedale, LLC, c/o Rosemary Stone-Dougherty, Esq., 54 Main Street, Chatham, NJ 07928-2416
517657304	+Alliance/Walgreen, 2354 Commerce Park, Suite 100, Orlando, FL 32819-8601
517798033	+AllianceRx Walgreens Prime, 2354 Commerce Park Dr., STE: 100, Orlando, FL 32819-8601
517657305	+Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101
517657306	+Bayview Loan Services, PO Box 650091, Dallas, TX 75265-0091
517657309	+Chase, PO Box 1423, Charlotte, NC 28201-1423
517657308	+Chase, PO Box 24785, Columbus, OH 43224-0785
517657310	+Chase Sapphire, PO Box 1423, Charlotte, NC 28201-1423
517657311	+Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
517657979	+Douglas M. deRonde, Sr., 22 Wildwood Avenue, East Hanover, NJ 07936-1573
517657313	+E & L Battery and Ignition Company, Inc., c/o Wells, Jaworski & Liebman, LLP, PO Box 1827, Paramus, NJ 07653-1827
517657314	+Frank Forte, 1412 NE Oak Lane Drive, Jensen Beach, FL 34957-5609
517657315	+General Parts Distribution LLC, c/o Christopher Strianese, Esq., 401 NoTryon St, Charlotte, NC 28202
517657316	+Hackettstown Anesthesia, Efficiency Recovery Services, PO Box 522, Brookside, NJ 07926-0522
517798030	+Hirsch & Radakonda MD, PA, 3625 Quakerbridge Rd, Hamilton, NJ 08619-1268
517657317	+Judith Forte, 1401 Brook Hollow Drive, Whippany, NJ 07981-2510
517798031	+Morristown EMA, PO Box 417442, Boston, MA 02241-7442
517657318	+Parts Authority, LLC f/k/a Parts Authori, c/o Snellings Law LLC, 2001 Route 46, Parsippany, NJ 07054-1385
517657319	+Reliable Fast Cash, 262A Albany Avenue, Brooklyn, NY 11213
517798029	+Ridgedale Surgery Center, 14 Ridgedale Ave Suite #120, Cedar Knolls, NJ 07927-1195
517657320	+Valerie Creco, 95 N. Belair Drive, Cedar Knolls, NJ 07927-1405

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	+E-mail/Text: cforman@iq7technology.com Mar 20 2019 23:52:20 Charles M. Forman, Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
tr	+E-mail/Text: cforman@iq7technology.com Mar 20 2019 23:52:20 Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742
smg	+E-mail/Text: usanj.njbankr@usdoj.gov Mar 20 2019 23:51:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 20 2019 23:51:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517657307	+EDI: CAPITALONE.COM Mar 21 2019 03:08:00 Capital One, PO Box 6492, Carol Stream, IL 60197-6492
517657312	+EDI: DISCOVER.COM Mar 21 2019 03:08:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
	TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517798032\* Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Mar 20, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com  
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,  
lcapasso@formanlaw.com;cforman@iq7technology.com  
Darrell M. Felsenstein on behalf of Creditor E&L Battery & Ignition Co.  
dfelsenstein@wellsfargo.com  
Erin Kennedy on behalf of Trustee Charles M. Forman ekennedy@formanlaw.com,  
jkisla@formanlaw.com  
Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW  
YORK, AS TRUSTEE (CWMBBS 2007-8) kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Philip William Allogrimento on behalf of Creditor General Parts Distribution LLC  
pallogrimento@connellfoley.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Vincent Commisa on behalf of Debtor Marybeth Lombardino vcommisa@vdcclaw.com

TOTAL: 8